



Order Filed on December 7, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
MidFirst Bank

In Re:
Tamika M. Brown-Wesley aka Tamika Brown,
Debtor

Diane Brown-Stith
Co-Debtor

Case No.: 20-14769 RG

Hearing Date: 12/20/2023 @ 10:00 a.m.

Judge: Rosemary Gambardella

ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 7, 2023

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

(Page 2)

Debtor: Tamika M Brown-Wesley aka Tamika Brown

Case No: 20-14769 RG

Caption of Order: ORDER RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 167 Richelieu Terrace, Newark, NJ 07106, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, attorney for Debtor, and for good cause having been shown,

It is **ORDERED, ADJUDGED and DECREED** that as of November 15, 2023, debtor is in default for the months of October 2023 through November 2023 for a total default of \$2,165.58 (2 @ \$1,517.97 less suspense of \$870.36); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,165.58 will be paid by Debtor remitting \$360.93 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2023 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2023, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.